

EXHIBIT 9

**[REDACTED EXHIBIT 9 TO
DECLARATION OF CARI DAWSON]**

Message

From: Bill W. [REDACTED]
Sent: 4/8/2019 10:28:41 PM
To: Bill Whitman [REDACTED]
Subject: Life Insurance Evaluations

The Consumer Federation of America rides to the rescue...

For \$100, there's a man named Jim Hunt at the Consumer Federation of America (CFA) who will run an analysis to determine the true investment returns on any cash value life insurance policy — be it whole life, universal life or variable life.

Hunt will compare the cash value policy to the alternative of buying lower premium term insurance and investing the premium savings in an alternative like a bank account or an index fund. You get a computer printout showing average annual rates of return over five, 10, 15 and 20 year periods with detailed explanations.

At just \$100, it's got to be a money loser for the CFA. But it could represent thousands of dollars in savings to you over time. Simply visit EvaluateLifeInsurance.org or call 603-224-2805 to get started.

Hunt is a retired life insurance actuary and a former insurance commissioner of Vermont. He has reviewed thousands of policies since 1984 when he began this service that Clark has long spoken about.

